



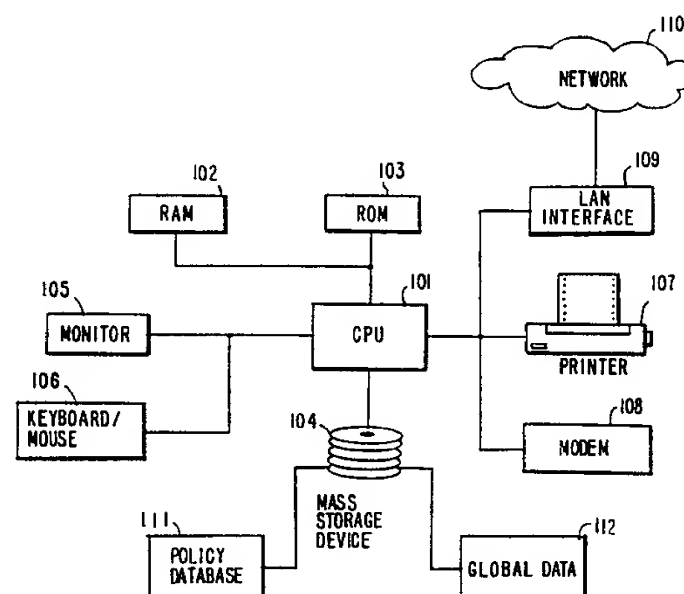
## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification <sup>6</sup> :  <b>G06F 17/60</b>		<b>A3</b>	(11) International Publication Number: <b>WO 98/38563</b>  (43) International Publication Date: 3 September 1998 (03.09.98)
(21) International Application Number: PCT/US98/03739 (22) International Filing Date: 24 February 1998 (24.02.98) (30) Priority Data: 08/806,780                      26 February 1997 (26.02.97)                      US (71) Applicant: MEYER-CHATFIELD, INC. [US/US]; Suite 724, 261 Old York Road, Jenkintown, PA 19046 (US). (72) Inventors: MEYER, Bennett, S.; 1284 Fritz Circle, Huntingdon Valley, PA 19006 (US). CHATFIELD, William, D.; 5 East Buck Road, Downingtown, PA 19335 (US). SLUDER, Larry, R.; 3717 Stonington Drive, Plano, TX 75093 (US). RADOSEVICH, James, W.; Apartment 2205, 2116 Marsh Lane, Carrollton, TX 75006 (US). (74) Agent: DREYER, Douglas, P.; Meyer-Chatfield, Inc., Suite 724, 261 Old York Road, Jenkintown, PA 19046 (US).			(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, GW, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).  <b>Published</b> <i>With international search report.</i>  (88) Date of publication of the international search report: 3 December 1998 (03.12.98)

(54) Title: SYSTEM AND METHOD FOR CONTROLLING THE CASH VALUE GROWTH OF AN INSURANCE POLICY

## (57) Abstract

A system and method for managing the cash value growth of life insurance policies by adjusting the death benefit levels, durations, and premiums of the insurance policy. The CPU (101) of the system accesses data representing a life insurance policy from a policy database (111). The CPU (101) calculates the cash value growth of an insurance policy by analyzing the accessed data for a predetermined period of time. CPU (101) compares the calculated cash value growth of the insurance policy against a predetermined target cash value growth at the predetermined period of time. The CPU (101) applies an adjustment to the accessed data from the database (111) including the premium and the death benefit if the calculated cash value growth exceeds the target cash value growth. Finally, a report outlining the changes to the death benefit or premium is generated at printer (107).



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## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US98/03739**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(6) : G06F 17/60

US CL : 705/4

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/4, 36

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

APS ( life insurance (p) (computer? or automat?) and cash value# and ((death benefit# or premium#) (5a) (updat? or chang? or manag?))), Dialog (see attached)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 4,876,648 A (LLOYD) 24 October 1989, col. 4, lines 1-15, col. 8, lines 7-12, col. 10, lines 21-26, col. 14, lines 61-67, col. 15, lines 1-3 and lines 41-48, col. 16, lines 49-53, col. 17, lines 50-59, col. 18, lines 25-38 and lines 42-46, col. 19, lines 45-51, col. 24, lines 50-59, col. 25, lines 51-57, col. 26, lines 43-48, col. 27, lines 43-51.	1-30
A	US 5,231,571 A (D'AGOSTINO) 27 July 1993, see abstract.	1-30
A,P	US 5,673,402 A (RYAN et al) 30 September 1997, see abstract.	1-30
A	Cash Values and Diminishing Risks, Life Association News, July 1995, Vol. 90, No. 7, page 44.	1-30



Further documents are listed in the continuation of Box C.



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Date of the actual completion of the international search

17 JUNE 1998

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01 SEP 1998

Name and mailing address of the ISA/US  
Commissioner of Patents and Trademarks  
Box PCT  
Washington, D.C. 20231

Facsimile No. (703) 305-3230

Authorized officer

GAIL HAYES

Telephone No. (703) 305-9711